

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In re: DEREK FOUNTAIN (DECEASED)	§	Case No. P:13-bk-13137
ATERA FOUNTAIN	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

WILLIAM C. MILLER, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 04/09/2013.
- 2) The plan was confirmed on 01/08/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 09/13/2013, 10/02/2013, 07/17/2017, 01/26/2018.
- 5) The case was completed on 04/24/2018.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$62,325.00.
- 10) Amount of unsecured claims discharged without full payment: \$22,869.68.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 33,111.00	
Less amount refunded to debtor(s)	\$ 567.00	
NET RECEIPTS		\$ 32,544.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 1,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,778.23	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 4,278.23
Attorney fees paid and disclosed by debtor(s):	\$ 1,500.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
RBS CITIZENS NA	Uns	2,333.00	3,459.96	3,459.96	174.75	0.00
VATIV RECOVERY SOLUTIONS LLC	Uns	0.00	124.76	124.76	6.30	0.00
VATIV RECOVERY SOLUTIONS LLC	Uns	0.00	100.88	100.88	5.10	0.00
CERASTES LLC	Uns	4,798.00	4,845.10	4,845.10	244.71	0.00
AT&T MOBILITY II LLC C/O AT&T	Uns	497.00	126.46	126.46	6.39	0.00
STATE COLLECTION SERVICES INC	Uns	0.00	627.23	627.23	31.68	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Uns	215.00	214.68	214.68	10.84	0.00
PORTFOLIO RECOVERY	Uns	450.00	449.28	449.28	22.69	0.00
ASSET ACCEPTANCE	Uns	168.00	178.21	178.21	9.00	0.00
AMERICAN INFOSOURCE LP AS	Uns	76.00	77.33	77.33	3.91	0.00
AMERICAN INFOSOURCE LP AS	Uns	0.00	177.02	177.02	8.94	0.00
CAPITAL RECOVERY V LLC	Uns	2,624.00	2,290.34	2,290.34	115.68	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Uns	558.00	878.81	878.81	44.39	0.00
NATIONSTAR MORTGAGE LLC	Sec	20,000.00	26,679.97	27,581.39	27,581.39	0.00
TERESA BRADY ESQ	Lgl	0.00	1,500.00	1,500.00	1,500.00	0.00
CAPITAL ONE	Uns	764.00	NA	NA	0.00	0.00
CHASE	Uns	1,106.00	NA	NA	0.00	0.00
CITIZENS BANK	Uns	154.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
FASHION BUG	Uns	510.00	NA	NA	0.00	0.00
HOUSEHOLD CREDIT SERVICES	Uns	311.00	NA	NA	0.00	0.00
HSBC BANK	Uns	1,372.00	NA	NA	0.00	0.00
HSBC GOLD MASTERCARD	Uns	520.00	NA	NA	0.00	0.00
MARYLAND NATIONAL BANK NA	Uns	1,915.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Uns	1,414.00	NA	NA	0.00	0.00
ONE MAIN FINANCIAL	Uns	350.00	NA	NA	0.00	0.00
ORCHARD BANK	Uns	337.00	NA	NA	0.00	0.00
PNC BANK	Uns	128.00	NA	NA	0.00	0.00
PROGRESSIVE INSURANCE	Uns	223.00	NA	NA	0.00	0.00
SOVEREIGN BANK	Uns	658.00	NA	NA	0.00	0.00
T-MOBILE	Uns	242.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 27,581.39	\$ 27,581.39	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 27,581.39	\$ 27,581.39	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 13,550.06	\$ 684.38	\$ 0.00

Disbursements:

Expenses of Administration	\$ 4,278.23	
Disbursements to Creditors	\$ 28,265.77	
TOTAL DISBURSEMENTS:		\$ 32,544.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 11/09/2018

By: /s/ William C. Miller, Esq.

INTERIM STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.